Stone, D. Cliffe, 281
Storage Charges on Whiskey, 261
Stovel, C. J., 255, 279
Street, Charles R., 302, 304
Suburban Exchange, 195
Success, 99
Suicide Record of 1909, 65
Suicides, 33, 65, 291
Sun Life of Canada, 275
Sun, London, 164
Sun Underwriters, 164
Superficial Insurance Instruction in Colleges, 347
Supreme Council of the Order of Unity, 58
Surety and Casualty Underwriters Company, 82
Surety Association of America, 32
Surety Club of Ohio, 44
Surety Fund Life of Minneapolis, 333
Surety Underwriters Association of Michigan, 296
Surety Underwriters Association of Minnesota, 39
Surety Underwriters Association of New York, 58, 188
Surety Underwriters Association of St. Louis, 148
Surplus Line Brokers in San Francisco, 80
Survival of the Fittest, 255
Sutphen, Howard, 247
Swiss National Fire Insurance Company of Basle, Switzerland, 251, 302
Swiss Reinsurance Company of Zurich, 55, 237, 232 253

T

TALBOT, John M., & Co., 301
Tanners Mutual Fire, Pennsylvania, 178
Telegraph Company Held Liable, 330
Ten Broeck, Morse & Co., 279, 284
Tennessee Association of Local Fire Insurance Agents, 340
Tests of Fire Extinguishing Apparatus, 105
Texas Department of Insurance and Banking, 305
Texas Legislation, 54, 63, 69, 78, 83, 89, 96, 164, 180 182, 236, 293
Texas Life Convention, 300
Texas Logic, 112
Texas Rating Law, 137, 180, 264, 340
Texas State Board Law, 13, 14, 22, 63, 137
Texas State Department of Insurance and Banking, 340
Texas State Fire Rating Board, 253, 305, 316, 89, 137 281, 353
Texas Surety and Insurance Company of San Antonio, 70
Texas Taxes, 180
Texas Trouble, 30
"The 80 Per Cent and 100 Per Cent Average Clause and the Distribution Clause," 353
"Then and Now," 268
Third Compensation Measure for Wisconsin, 107
Thomas D. Russel Company of Cleveland, 288
Title Companies Agitated, 344
Title Guaranty and Surety, 191
Toledo Association of Life Underwriters, 355
Toledo City Council, 288
Toledo Life of Toledo, 222, 248
Tolman, William H., 182
Topeka Agents Wrathy, 207
Tornado Insurance, 164
Toronto "Saturday Night," 109
Towner Rating Bureau, San Francisco, 148
Townsley, H. P., 250, 252, 279
Transactions of the Actuarial Society of America, 66
Transactions of the Faculty of Actuaries, 223, 335
Transylvania Casualty Insurance Company, Louisville, Ky., 122, 140, 218
Travelers Indemnity Company, 214, 218
Travelers Insurance Company, Hartford, 32, 49, 72 108, 114, 124, 194, 232, 247, 256, 296, 328, 344
Travelers Insurance Machine Company of Louisville, 140
Travelers Protective Association, St. Louis, Mo., 25 170
Travelers, Hartford, vs. Travelers Insurance Machine Company, 49
Travelers vs. Barker & Son, 72, 182
Trinity Finance Company, 214
Tuttle, Wightman & Dudley, 226
Twisters in Kentucky, 49
Two Republics Life, El Paso, Tex., 248
Two Thousand Dollar Club of the International Life of St. Louis, 164

U

UNCONVENTIONAL Convention Topics, 143
Underwriters Agency of the Imperial Fire, 305
"Underwriters Annex," 317
Underwriters Association of New York State (Fire), 287, 339
Underwriters Building, 230
Underwriters Bureau of New England, 132, 226, 276 302
Underwriters Club, 302
Underwriters Club (Fire) of Northern Kentucky, 9, 30
Underwriters Equitable Rating Bureau of Oregon, 342
Underwriters General Agency (Fire), 112
Underwriters' Laboratories, 354
Underwriters National Electric Association, 341
Underwriters Salvage Company, 100
"Unexpired Legacies," 247
Uniform Fraternal Bill, 213
Uniformity in Workmen's Compensation Bills in Sight, 269
Union and Phœnix of Madrid, 204, 253, 302
Union Central Life, 210, 212, 222, 292, 332
Union Fire of Buffalo, 227
Union Fire of Paris, 163, 196, 198, 237, 239, 262, 286
Union Life and Casualty of Montgomery, Ala., 42
Union Life of Chicago, 23, 241
Union Life of Toronto, 5
Union National Accident, Philadelphia, 183, 218, 221 309
Union Sick and Accident Insurance Company of Louisville, 20
United Fire Insurance Company, 132
United Firemens of Philadelphia, 178, 286, 303, 315 338, 349
United Insurance Company, New York, 111, 196, 198
United Order of Industrial Insurance Agents of America, 301
United Order of Odd Fellows of America, 125
United Order of True Reformers, 243
United Protective Agency Corporation, Chicago, 97
United States and Mexican Trust Company, 176
United States Casualty Company, 58, 309, 328, 357
United States Fidelity and Guaranty, 174, 308
United States Geological Survey, 271
United States Lloyds of New York, 15
United States Underwriters, 81
United Surety Company of Baltimore, 295, 309, 358
Universal Life Assurance Company of Canada, 325

V

VAIL, President Lewis H., 28, 133, 144
Valentine, Wm. H., 121
"Value of Partnership Insurance Demonstrated," 336
Vancouver Advisory Committee, 230
Vanderbilt Cup Race, 175, 190
Van Matre, E., 264, 281
Van Voorhis & Gaubert, 250
Vermont Association of Local Fire Insurance Agents, 227
Vest Pocket Life Agents' Brief, 268
Vinton Plate Glass Mutual, 344
Volunteer State Life, 213
Von Rosenberg, F. C., 70
Vreeland, Augustus C., 328
Vulcan Fire of Oakland, 229, 291, 341

W

WAGGONER, E. L., 39
Wakefield, Morley & Co., 286
Ward, Dr. Leslie, 17, 24, 39
Ward & Gaskell, 256
Warranty Clause Strictly Construed, 38
Washburn, A. C., 3
Washington Association of Local Fire Insurance Agents, 291
Washington Fire Insurance Company, 55, 307
Washington Investigation, 181
Washington Legislation, 82, 181
Washington National Life, Spokane, Washington, 248 300
Washington State Organization Proposed, 341
Wasps' Nest Cause of Fire, 262
Watchman Warranty Clause, 240
Way, F. H., 178
Weed, R. Samuel, 275
Weed & Kennedy of New York, 291
Weir, Judge Clarence, 176
West Coast Life Insurance Company, 249
Western Adjustment Bureau, 205
Western and Atlantic Fire of Nashville, 32, 112, 206 239, 306, 353
Western and Southern Fire of Shawnee, Okla., 29, 53 315, 352
Western and Southern Life, 5
Western Automobile Indemnity Association, 344
Western Casualty and Guaranty Company, Oklahoma City, 44, 68, 269
Western Casualty and Guaranty, Texas, 244
Western Casualty of Seattle, 344
Western Commercial Travelers Association, 49
Western Empire of Spokane, 304, 305
Western Field Club, 137, 146
Western Fire Insurance Company of Lincoln, Neb., 146
Western Insurance Bureau, 1, 36, 78, 207
Western Life and Accident Company, Denver, 44
Western Life Indemnity Company of Chicago, 318
Western Mutual Life of Council Bluffs, Ia., 300
Western National (Fire) of Oklahoma City, 179, 197 207, 227, 253, 263, 280, 304, 315, 352
Western of Toronto, 317
Western States Life, San Francisco, 4, 70, 98, 183, 266 317, 333
Western Reserve Life Insurance Company, 89, 351
Western Union, 88, 108, 132, 140, 144, 229, 264
Western Union Life Insurance Company, 292
What Cheer Mutual Fire Insurance Company of Providence, 262
Wheeler, Kelley & Dewey Agency, 316
Where Fire Insurance Dividends Come From, 254, 281
Where Fire Underwriters Can Sleep o' Nights, 255
Which Wife Wins? 275
Whitman Savings Bank, 291
Whitney, A. W., 141, 181, 245, 277
Whitney on Combined Classification, 181
Wholesale Dry Goods Association, 303
Wholesale vs. Retail Insurance, 20
"Why Lives Should Be Insured," 312, 334
William Penn Fire, 197
Williamsburgh City Fire, 178, 275, 284
Williamson vs. Liverpool and London and Globe, 88
Wimberly Bill, 149
Wired Glass, Practical Test of, 354
Wisconsin Association of Local Fire Insurance Agents, 89
Wisconsin Field Club, 6, 8
Wisconsin Legislation, 23, 223
Wisconsin Life Insurance Company, 70
Wisconsin National Life, 94
Wisconsin State Fire Prevention Bureau, 209
Withington, Frederick S., 7
Wolfe, F. E. S., 112
Wood, Charles W., 191
Woods Agency of Equitable, 192, 241
Woolard, Davidson & Throckmorton Agency, 316
Woolston, Paul L., 194
Workmen's Compensation (see Legislation), 220
Workmen's Compensation Service and Information Bureau, 282, 307, 344
Workmen's Insurance in Europe, 243
World's Work, 307
Wright, Walter C., 268
Wyman, W. H., 316
Wynant, President Wilbur, 248

Y

YARDLEY, Farnham, 313
Yonkers Board of Fire Underwriters, 176
Yorkshire Insurance Company, Ltd., 232
Yorkshire of England, 142, 276

INDEX TO LIFE INSURANCE SUPPLEMENT

JULY TO DECEMBER, 1910.

ADVERTISING for Prospects, 10
After-Election Promises, 48
Agent on Commission, 36
Agents' Tribute to President Kingsley, 11
All in the Day's Work, 50
Amount of Reserves on Varying Bases, 23
Annual and Deferred Dividends, 8, 26
Annual Dividends for 1911, 28, 50

BOOMERANG Verdict, A, 12
Brain Insurance, 37

CASH Value of Interviews, 25
Cherished Desires, 9
Compendium of Official Life Insurance Reports, 13
"Concentration," 52
Conviction by Elimination, 34
Cost of New Business, The, 50
Cost Per Day, The, 48

DELUSION of Experience, The, 17
Directions for Living and Sleeping in the Open Air, 3
Do Your Best or Get Off the Job, 28
Don't Talk About It, 11
Don't Talk Down a Competitor, 26

EFFECT of Clear Statements, 14
Equip Yourself with a Shock Absorber, 46
Establishment Benefit Insurance Funds, 21
Expenses of Fraternal Beneficiary Societies, 24

FIFTY Years of Life Insurance Progress, 51

HOW to Catch Fish, 48
How to Get a Policy for Less than Nothing in England, 34

IMMEDIATE Incomes, 48
Infant Mortality in Germany and Great Britain, 28
Insurance Breeds Assurance, 34
Insurance Not an Expense, 44

JUSTICES of the Supreme Court Insured in the New York Life, 12

KING George V. and Insurance, 12

LIFE and Health Insurance in New York, 8
Life Insurance a Poetical Inspiration, 12
Life Insurance as a Protection Against Losses Through Forced Sales, 34
Life Insurance Comment, 33, 41
Life Insurance Companies and Their Interest in the Prosperity of the Railroads, 42
Life Insurance Companies the Mainstay, 42
Life Insurance for Educational Purposes, 20
Life Insurance in Great Britain, 13
Life Insurance in Oklahoma in 1909, 12

Life Insurance in Texas, 4
Life Insurance Same as Fire Insurance, 8
Live to Work, 44

MAGNITUDE of American Life Insurance, 52
Margins and Expenses Under Section 97 of the New York Insurance Law, 19
Mean Business and You Will Get Business, 36
Meeting Objections, 3
Misstatement of Age, 5
Mortality and Morbidity Experience of the Leipzig Commercial Sick Fund, 1887-1905, 1

NEW Companies Licensed and Projected, January 1 to July 1, 1910, 4
New Method of Paying Life Insurance Premiums, A, 16
New Zealand Government Insurance Department, 28
Northwestern Mutual Life, Annual Dividends Payable in 1911, 40
Notes on New Life Insurance Companies, 23

OKLAHOMA, Life by States, 12
Old Line Insurance, 27
On Dodging Work, 43
On Getting an Opening, 49
Outlook for the New Year, The, 51

PARTICIPATING and Non-Participating Business, 28
Partnership Insurance: Go After It, 27
Policy Changes for the New Year, 52
Practical Talks to New Agents, 11
Preparation, 36
Provident Life and Trust Issues New Ordinary Life Rates, 44
Provider of Service, A, 48

RAILROAD Relief Funds, 38
Reason Why, The, 44
Relative Value of Life Insurance, 40

SCARCITY of Managerial Timber, 47
She Will Think of You, 28
Systematic vs. Indiscriminate Soliciting, 44

THEORIES and Things, 33
Too Much Discussion—Too Little Determination, 15
Twisters, 33
Two Decades of Life Insurance, 18

UNAUTHORIZED Insurance Solicitation, 34
Unwarranted Inference, An, 48

VALUE of Partnership Insurance Demonstrated, 42

WAYS of Getting Business, 44
What Sort of a Man Are You? 36
What Tuberculosis Costs the Country, 20
Where Persistence Should Cease, 8
Why Lives Should Be Insured, 46
Why One Should Engage in the Business of Life Underwriting, 37, 45

INDEX TO CASUALTY AND SURETY SUPPLEMENT

JULY TO DECEMBER, 1910.

ACCIDENT and Health Insurance a Necessity, 19
Adjuster as a Peacemaker, The, 26
Aerial Accidents for Four Years, 2
Apoplexy, 21
Automobile Accidents, 12

BEAT Him Out, 2

COMPULSORY Compensation Act Held Constitutional, 24

DIARRHEA and Health Insurance, 1
Distribution by States of Miscellaneous Insurance in the United States, 5

INDUSTRIAL Accidents—A Problem of To-day, 9
Industrial Accidents in Building Trades of Canada and the United Kingdom, 25
Insurability of Individuals with Deformity for Accident Insurance, The, 27

LEGAL Decisions, 4, 16, 19, 24, 28
Liability Insurance Figures, 23

NEW Employers' Liability Law of Oregon, 26
New York Casualty, Surety and Miscl. Report, 15
New York Liability Laws, 11

OCEAN Log Book, 11

PERSUASION, 19
Preliminary Blanks for Reporting Accidents, 15

QUESTION of Liability Loss Reserves, 22

RAILROAD Casualties, 12
Recent Progress of Compensation for Occupational Injuries, The, 14

SOME Comparative Statistics of Boiler Explosions, 17
Stock, Casualty and Miscellaneous Companies Licensed and Projected, January to July, 1910, 3
Street Accidents in New York City in 1871-1875 and 1905-1909, 13

TO Avoid Lightning, 12

WORKMEN'S Compensation, 28